



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTY.'S DOCKET: RONEN=1

In re Application of:	)	Art Unit: 2131
	)	
David RONEN et al.	)	Examiner: D. NGUYEN
	)	
Appln. No.: 09/995,792	)	Washington, D.C.
	)	
Filed: November 29, 2001	)	Confirmation No. 9149
	)	
For: FRAUD DETECTION IN A	)	July 21, 2006
DISTRIBUTED...	)	

**SUBMISSION UNDER 37 CFR §1.114**

Honorable Commissioner for Patents  
Customer Service Window  
Randolph Building, Mail Stop AMENDMENT  
401 Dulany Street  
Alexandria, VA 22314

Sir:

In response to the Examiner's Action dated April 21,  
2006, kindly amend the above-identified Application as  
follows:

**Amendments to the Claims** are reflected in the  
listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.